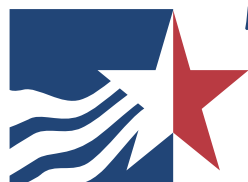


October 2026

townandcountry.org
(800) 872-6358
Insured by NCUA



TOWN & COUNTRY
CREDIT UNION



A new chapter is taking shape at 615 South Broadway. The future Minot Main branch will feature improved access, enhanced convenience and space to grow alongside our community. We look forward to welcoming you to the new Minot Main in Winter 2027.

HOLIDAY HOURS:

OFFICES CLOSED

Columbus Day

Monday, October 12

Veterans Day

Wednesday, November 11

Thanksgiving Day

Thursday, November 26

Christmas Day

Friday, December 25

New Year's Day

Friday, January 1

LIMITED HOURS

Black Friday

Friday, November 27

**Minot Dakota Square,
Fargo 52nd Ave, and
Contact Center are Open**
All Other Offices CLOSED

Christmas Eve

Thursday, December 24
Offices CLOSE AT NOON

New Year's Eve

Thursday, December 31
Offices CLOSE AT 3 P.M.

RATE DISCLOSURE

Effective October 1, 2026, the variable interest rates based on the Wall Street Journal Prime Rate and the TCCU Internal Index will increase by .25%. Please contact the loan department with any questions.

READY TO MAKE A DIFFERENCE?

As a credit union, we're governed by a Board of Directors made up of Town & Country members. This year, there are three Board positions up for election – one Minot seat, one Fargo seat, and one At-Large seat. The Minot seat must be filled by someone living within 75 miles of Minot, the Fargo seat must be filled by someone living within 50 miles of Fargo, and the At-Large seat must be filled by someone living anywhere within our field of membership.

WE'RE LOOKING FOR BOARD MEMBERS WHO ARE:

- Engaged community members who care about the success of your credit union.
- Financially savvy.
- Able to take time to review the board packets each month prior to meetings.
- Able to attend monthly board meetings.

Previous professional experience at a financial institution and prior board experience are not required. The Board members elected to the Minot and Fargo seats will serve a term of three years. The Board member elected to the At-Large seat will serve a term of one year. Board members receive a monthly stipend in recognition of the time and energy invested in Board service.

If you are interested in running, please contact a member of the nominating committee and then submit an application by Friday, November 20. The Nominating Committee will then submit the slate of qualified candidates to the Board secretary to be placed on the ballot.

NOMINATING COMMITTEE:

Devon Liljenquist - Fargo
701-353-8202

Joel Newman - Minot
701-626-1678

Mark Roth - Minot
701-720-9207

Nominations for vacancies may also be made by petition signed by 100 members. The election will be conducted by ballot and there will be no additional nominations from the floor at the Annual Meeting.

If you have questions about the annual meeting, Board of Directors, or voting process, please call us at 1-800-872-6358 or stop by any location.

Election results will be announced at the 88th Annual Meeting in March 2027. The meeting will again be held in person in Minot and Fargo, as well as online. Stay tuned for more details!

GROWING OUR IMPACT

We are proud to announce the Town & Country Credit Union Foundation, a new initiative dedicated to creating positive impact and helping communities thrive. With the Foundation now officially underway, grant applications are being accepted throughout the communities Town & Country serves. Through the Foundation, Town & Country, its members, and community partners can invest in the programs and projects that strengthen communities and create meaningful opportunities for others.

Grant Applications Now Open through November 15

The Foundation provides grants to eligible 501(c)(3) nonprofit organizations for projects, programs and capital campaigns that create meaningful, positive impact in local communities. Grant applications are reviewed and awarded quarterly by the Town & Country Credit Union Foundation **(Cont'd on back)**



(Cont'd from front)

Board of Directors. Applicants will be notified in December as to the status of their application.

Join the Foundation as an Insider

The Foundation is also inviting individuals and organizations that share its vision of community impact to become Foundation Insiders. Foundation Insiders will have opportunities to connect with other community-minded people, participate in Foundation activities and volunteer opportunities, learn how Foundation

dollars are making a difference, and attend the Foundation's annual meeting.

The Foundation is funded through contributions and donations, that support grants awarded to eligible nonprofit organizations and initiatives aligned with the Foundation's mission. To learn more about the Town & Country Credit Union Foundation, apply for a grant, become a Foundation Insider or make a tax-deductible donation, visit www.townandcountry.org/foundation.

TOWN & COUNTRY RATE RACE

Score Loan & CD Specials on October 15!

Town & Country Credit Union is celebrating International Credit Union Day on Thursday, October 15, by hosting the Town & Country Rate Race! Don't miss out on your chance to claim these loan and CD offers.

The first 20 members through the lobby doors at participating Town & Country Credit Union locations on the morning of Thursday, October 15, will receive a coupon for their choice of 1% off a qualified auto loan rate or a 12-month CD earning 4.25% APY*.

Coupons can be redeemed at any Town & Country Credit Union through November 25, 2026, for either the loan rate discount or a CD special.

To learn more visit townandcountry.org/rate-race.

12-month
CD at **4.25% APY*** OR **1% APR***
off the
qualified auto
loan rate

Participating Branches and Lobby Opening Times:

Minot 31st Ave – 8:00 a.m.

Minot Dakota Square – 8:30 a.m.

Kenmare – 8:30 a.m.

Stanley – 8:00 a.m.

Fargo 25th St S – 9:00 a.m.

Fargo 52nd Ave S – 8:00 a.m.

West Fargo – 9:00 a.m.

SPOTTING AI-DRIVEN PHISHING

Phishing scams have been a prevalent form of online scams for a long time, but artificial intelligence is making them harder to recognize and putting you at a greater risk.

Phishing is a type of scam in which someone impersonates a trustworthy person or organization to trick you into giving sensitive information or clicking a link that gives them access to your device. While phishing most commonly happens through email or text messages, scammers can also use phone calls, fake websites, and social media.

WHY AI ENHANCED PHISHING IS HARDER TO SPOT:

1. More personal messages

Scammers can use information found online to create messages that are tailored specifically to you.

2. Fewer red flags

With the help of AI, scammers can more easily weed out the old telltale signs of a scam. The messages are more professional-sounding with fewer spelling and grammatical mistakes.

3. Convincing fake images, voices, and videos

With the advancement of AI-generated content, scammers can create convincing images and videos. They can even mimic the voice of someone you know.

4. Adaptation

AI can help scammers adjust their tactics based on your behavior and responses. This allows them to create more targeted messages and continually improve their approach.

HOW TO PROTECT YOURSELF:

- **Look for unusual wording** or writing style that seems different than the person the scammers are impersonating.
- **Think before clicking any links or downloads**, even if they appear to be coming from someone you know. Scammers often create a sense of urgency to get quick responses. If a message, call, or request feels unusual, take a moment before you act.
- **Check the sender's email address** to verify who it came from. Scammers often change one letter or number to make it more difficult to detect.
- **Turn on multi-factor authentication** on all of your logins, especially on any bank account logins.
- **Verify unexpected requests.** Call the organization or person and have them verify that the message is indeed from them.

Remember, Town & Country Credit Union will NEVER call you and ask for confidential information.